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6/8/04 Leo Stanger
Date

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	**Bertram V. Burke**
Serial No	:	**09/611,905**
Filed	:	**July 7, 2000**
For	:	**Method and System to Create and Distribute Excess Funds From Consumer Spending Transactions**
Docket	:	**EPC-8C**
Art Unit	:	**2164 (Tel 703-305-3900, Fax 703-308-6296, 6306)**
Examiner	:	**Dr. Narayanswamy Subramanian (Tel 703-305-4878)**

Hon. Commissioner of Patents & Trademarks
Washington D. C. 20231

SUBMISSION OF CLAIMS IN COPENDING APPLICATION

Sir:

Submitted is a copy of claims outstanding in the copending application of the present applicant Bertram V. Burke, Serial 09/609,777, Filed July 5, 2000, which is a continuation of US Patent No. 6,088,682 issued July 11, 2000 and filed April 15, 1997, which in turn is a continuation-in-part of US Patent No. 5,621,640 also of Bertram V. Burke issued April 15, 1997 and filed December 5, 1994.

It is respectfully requested that the December 19, 2003 and March 24, 2004 supplemental amendments be entered and the application be allowed. It is respectfully requested that the Examiner contact the undersigned to discuss this case.

Respectfully submitted,

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AM9

CLEAN CLAIMS AS AMENDED 4-27-04
In Copending application Serial 09/609,777, Filed July 5, 2000

What is claimed is:

1. (Three Times Amended) A system, comprising:

a remote input;

entry means in the remote input for entering a number corresponding to an amount being offered by a transactor;

calculating means in the remote input for recording an excess in the amount;

entering means for entering an identifier that identifies the transactor;

applying means responsive to said remote input and said identifier entering means for applying at least a part of the excess to an account predetermined on the basis of said identifier; and

said account being identified independent of data in the remote input.

2. (Three Times Amended) A system as in claim 1, wherein applying means includes apportioning means for apportioning at least part of the excess to one or more accounts predetermined on the basis of said identifier.

3. (Previously Twice Amended) A system as in claim 2, wherein said remote input means includes a display for displaying the excess and remains.

4. (Previously Amended) A system as in claim 2, wherein printout means prints out the status one or more accounts.

5. (Previously Amended) A system as in claim 2, wherein said identifier entering means includes means for entering changes in the apportionment.

6. (Previously Amended) A system as in claim 2, wherein said apportioning means includes means for allocating a portion of the excess to charity donee accounts with each apportionment.

7. A system as in claim 6, wherein said apportioning means includes means for transferring the portion of the excess for the charity donee account directly to the charity donee with each apportionment.

8. (Previously Twice Amended) A system as in claim 2, wherein said apportionment means includes:

charity storage means for storing names of a plurality of qualified charities;

bank storage means for storing names of a number of banks;

account storage means for storing numbers of client accounts;

entry means for entering the names of charities and banks so as to establish an entered name for each entry of a name;

comparison means responsive to said storage means and said entry means for comparing each entered name with a stored name to determine if the entered name matches a stored name;

assignment means responsive to said comparison means for assigning a charity or a bank to an account when the charity or the bank has been entered;

recording means responsive to said account storage means for recording money entries into one or more said accounts; and

allocating means responsive to said account storage means for registering an allocation of parts of monies recorded into one or more accounts among the charities and banks entered for that account.

9. (Previously Amended) A system as in claim 1, wherein said identifier means includes receiving means for receiving a card having data including the account.

10. (Previously Amended) A system as in claim 9, wherein said apportioning means includes a central processor remote from the entry means for receiving data from the entry means.

11. (Previously Twice Amended) A system as in claim 1, further comprising printout means coupled to said entry means, said card entering means, and said applying means for printing out the amount or amounts entered and applied.

12. (Previously Twice Amended) A system as in claim 2, wherein the card identifies the relationship of apportioning among an account or accounts independent of the of data in the entry means

13. (Previously Twice Amended) In a computer system, a point of sale operating method having programs encoded on computer readable media including codes that when executed perform steps in a method, comprising:

entering a number corresponding to a price of a product into a remote input; entering an amount corresponding to an amount being offered;

determining any excess;

entering a card identifier;

applying at least a part of the excess to an account as determined by the card identifier; and

crediting the excess to the account in the card identifier;

the account being identified with said card identifier being independent of said remote input.

14. A method as in claim 13, wherein said applying step returning any remains from the excess, after applying.

15. (Three Times Amended) A method as in claim 13, wherein said applying step includes an apportioning step for apportioning at least a part of the excess to one or more accounts determined by the card identifier.

17. (Previously Amended) A method as in claim 15, wherein said step of apportioning includes entering changes in the apportionment.

18. (Previously Twice Amended) A method as in claim 15, wherein said step of apportioning includes allocating a portion of the excess to one or more charity donee accounts with each apportionment.

19. (Previously Amended) A method as in claim 18, wherein said apportioning step includes transferring a portion of the excess for a charity donee account directly to a charity donee with each apportionment.

21. (Previously Amended) A system as in claim 2, wherein said apportioning means includes a central processor remote from the entry means for receiving the data from the card identifier entering means.

31. (Twice Amended) A system, comprising:

an entry station for entering an amount corresponding to a sum being offered in a transaction;

said entry station including a card reader or a keyboard for receiving an identifier that identifies a transactor in the transaction;

a calculating device in the remote input for recording an excess from amounts in the transaction;

a processor remote from said entry station and responsive to said card reader or keyboard for applying at least apart of the excess to an account or accounts on the basis of said identifier of said transactor; and

said account or accounts being identified independent of data in the remote input.

32. (New) A system as in claim 1, wherein cash from a coupon or rebate is converted into financial credits for transfer to one predetermined account.

33. (New) A system as in claim 1, wherein cash from a coupon or rebate is converted into financial credits for transfer to one or more predetermined accounts.

34. (New) A method as in claim 13, wherein cash from a coupon or rebate is converted into financial credits for transfer to one predetermined account.

35. (New) A method as in claim 13, wherein cash from a coupon or rebate is converted into financial credits for transfer to one or more predetermined accounts.

36. (New) A system as in claim 1, wherein the transactor makes a direct deposit into one predetermined account.

37. (New) A system as in claim 1, wherein the transactor makes a direct deposit into one or more predetermined accounts.

38. (New) A method as in claim 13, wherein the transactor makes a direct deposit into one predetermined account.

39. (New) A method as in claim 13, wherein the transactor makes a direct deposit into one or more predetermined accounts.

40. (New) A system as in claim 1, wherein said account predetermined on the basis of said identifier is a default account.

41. (New) A method as in claim 13, wherein the step of applying at least a part of the excess to an account as determined by the card identifier includes the account being a default account.

42. (New) A system as in claim 1, wherein said identifier is a PIN number.

43. (New) A method as in claim 13, wherein the step of entering a card identifier includes entering a PIN number.

44. (New) A system as in claim 1, wherein said entering means for entering an identifier that identifies the transactor includes a sensor responsive to electromagnetic

radiation.

45. (New) A system as in claim 44, wherein said sensor responsive to electromagnetic radiation is a bar code reader.

46. (New) A method as in claim 13, wherein the step of entering a card identifier includes reading electromagnetic radiation with a sensor responsive to electromagnetic radiation.

47. (New) A method as in claim 46, wherein the step of entering a card identifier includes reading electromagnetic radiation with a bar code reader.

48. (New) A system as in claim 1, wherein said entering means for entering an identifier that identifies the transactor includes a sensor responsive to magnetic signals.

49. (New) A system as in claim 48, wherein said sensor responsive to electromagnetic radiation is a smart card reader.

50. (New) A method as in claim 13, wherein the step of entering a card identifier includes reading magnetic signals with a sensor responsive to magnetic signals.

51. (New) A method as in claim 50, wherein the step of entering a card identifier includes reading magnetic signals from a smart card.

52. (New) A system as in claim 1, wherein said identifier is carried on a credit or debit card.

53. (New) A method as in claim 13, wherein the step of entering a card identifier includes entering a credit or debit card.

(Am2 claims)